

Information to identify the case:

Debtor 1	Shaun D. Maguire	Social Security number or ITIN	xxx-xx-8442
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 19-17950-ABA			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Shaun D. Maguire
aka Shaun Maguire

8/23/19

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Shaun D. Maguire
 Debtor

Case No. 19-17950-ABA
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 318

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 Total Noticed: 23

Date Rcvd: Aug 23, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 25, 2019.

db +Shaun D. Maguire, 5426 Battle Lane, Millville, NJ 08332-6159
 cr +Richard Fowler, PO Box 49, Dorchester, NJ 08316-0049
 518192102 +Alan M. Kamal, Esquire, Law Offices of Alan M. Kamal, 1207 East Grand St., 3rd Floor, Elizabeth, NJ 07201-2328
 518192104 +Apex Asset Management, Attn: Bankruptcy, 2501 Oregon Pike, Ste 201, Lancaster, PA 17601-4890
 518192107 +Equifax Information Services, PO Box 740241, Atlanta, GA 30374-0241
 518192108 +Experian, PO Box 4500, Allen, TX 75013-1311
 518192110 +Law Office of Alan M. Kamel, 1207 East Grand St, 3rd Floor, Elizabeth, NJ 07201-2328
 518284566 +Richard Fowler, Moshe Rothenberg, Esq., 880 E. Elmer Road, Vineland, NJ 08360-6466
 518192111 +Richard Fowler Jr., 183 Carlisle Place, Dorchester, NJ 08332
 518192112 +State of New Jersey Division of Taxation, Bankruptcy Section, PO Box 245, Trenton, NJ 08695-0245
 518241201 +Toyota Motor Credit Corporation., Rebecca A. Solarz, Esquire, 216 Haddon Avenue, Ste. 406, Westmont, NJ 08108-2812
 518192114 +TransUnion, PO Box 2000, Chester, PA 19016-2000
 518192115 +Westgate Resorts, PO Box 160399, Altamonte Springs, FL 32716-0399

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QJDMARCHAND.COM Aug 24 2019 03:53:00 Joseph Marchand, 117-119 West Broad St., PO Box 298, Bridgeton, NJ 08302-0228
 smg E-mail/Text: usanj.njbankr@usdoj.gov Aug 24 2019 00:25:33 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Aug 24 2019 00:25:28 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
 cr EDI: GMACFS.COM Aug 24 2019 03:53:00 Ally Capital, serviced by Ally Servicing LLC, PO Box 130424, Roseville, MN 55113-0004
 518192103 +EDI: GMACFS.COM Aug 24 2019 03:53:00 Ally Financial, Attn: Bankruptcy Dept, Po Box 380901, Bloomington, MN 55438-0901
 518192105 +EDI: CAPITALONE.COM Aug 24 2019 03:53:00 Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
 518192106 +EDI: RCSFNBMARIN.COM Aug 24 2019 03:53:00 Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873
 518192109 +EDI: IRS.COM Aug 24 2019 03:53:00 Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
 518194966 +EDI: RMSC.COM Aug 24 2019 03:53:00 Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
 518192113 EDI: TFSR.COM Aug 24 2019 03:53:00 Toyota Motor Credit Co, Toyota Financial Services, Po Box 8026, Cedar Rapids, IA 52408

TOTAL: 10

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 25, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 23, 2019 at the address(es) listed below:

Denise E. Carlson on behalf of Creditor Toyota Motor Credit Corporation
 dcarlon@kmlawgroup.com, bkggroup@kmlawgroup.com
 Joseph Marchand jdmarchand@comcast.net, jmarchand@comcast.net; jmarchand@ecf.axosfs.com
 Moshe Rothenberg on behalf of Creditor Richard Fowler moshe@mosherothenberg.com,
 alyson@mosherothenberg.com; ajohn880@gmail.com

District/off: 0312-1

User: admin
Form ID: 318

Page 2 of 2
Total Noticed: 23

Date Rcvd: Aug 23, 2019

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

Moshe Rothenberg on behalf of Plaintiff Richard Fowler moshe@mosherothenberg.com,
alyson@mosherothenberg.com;ajohn880@gmail.com
Rebecca Ann Solarz on behalf of Creditor Toyota Motor Credit Corporation
rsolarz@kmlawgroup.com
Thomas G. Egner on behalf of Debtor Shaun D. Maguire tegner@mcdowelllegal.com,
kgresh@mcdowelllegal.com;djamison@mcdowelllegal.com;lwood@mcdowelllegal.com;cgetz@mcdowelllegal.c
om;mfunk@mcdowelllegal.com;egnertr62202@notify.bestcase.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7